

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Toyota Motor Credit Corporation

In Re:  
Kevin F. Kinckle, Mary C. Kinckle,  
  
Debtor.



Order Filed on March 23, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-17091 CMG

Adv. No.:

Hearing Date: 2/7/18 @ 9:00 a.m..

Judge: Christine M. Gravelle

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: March 23, 2018**

  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtors: Kevin F. Kinckle, Mary C. Kinckle

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property of 2016 TOYOTA CAMRY , VIN:4T1BF1FK6GU606794, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Brian W. Hofmeister, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 23, 2018, Debtors are due for the February 2018 post-petition payment; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$299.40 (1 @ 459.94, less suspense \$160.54) will be paid in a lump sum no later than March 31, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume March 1 , 2018, directly to Secured Creditor's servicer, Toyota Motor Credit Corporation, P.O. Box 4102, Carol Stream, IL 60197-4102; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lease is not purchased by the maturity date of July 14, 2019, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.